

निवेशक संबंध विभाग
प्रधान कार्यालय :
स्टार हाउस, सी-5, "जी" ब्लॉक,
8वीं मंजिल,
बान्द्रा कुर्ला संकुल,
बान्द्रा (पूर्व),
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संदर्भ क्र. Ref.No.:HO:IRC:SD:2021-22:145

दिनांक Date:09.08.2021

Scrip Code: BANKINDIA	Scrip Code: 532149
The Vice President – Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra East, Mumbai 400 051.	The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, Mumbai 400 001.

प्रिय महोदय/महोदया Dear Sir / Madam,

Sub: **Schedule of Non-Deal Roadshows/Analyst/ Institutional Investors Meet for Bank of India ("Bank")**

In terms of Regulation 30 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, we inform you that the Bank will be participating in Non-Deal Roadshows and meeting with prospective investors from 10.08.2021 onwards to 18.08.2021.

A copy of Corporate/Investor Presentation is enclosed. The same is also available on the website of the Bank at www.bankofindia.co.in.

This is for your information, record and dissemination please.

Note: The dates of the Roadshow meetings are subject to change/reschedule that may happen due to exigencies on the part of Investors/Bank.

धन्यवाद Thanking you,

भवदीय Yours faithfully,



Rajesh V. Upadhyaya
Rajesh V Upadhyaya
कंपनी सचिव Company Secretary



Bank of India

Relationship beyond banking



Bank of India
Corporate Presentation
August 2021

Disclaimer.....(1/2)



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1

Bank of India - Overview

2

Key Investment Highlights

3

About Bank of India

4

Way Forward & Growth Strategies

5

Annexure

Established franchise with 100+ year legacy

Almost 115 years of Banking Experience and Legacy

- Led by an experienced management and distinguished board of directors
- The Bank has over 102 Mn customers

Strong and diversified Deposit Base

- Large Global Deposit base with focus on low cost deposits
- Growing CASA ratio



Diversified Asset Book with improving risk profile

- Focus on RAM and govt. guaranteed advances
- Reducing NPAs and improving provisioning

Physical Footprint across India and the World

- Presence in 28 states and 8 Union Territories across India
- Operates in 19 countries with branches in major financial centres

Fast improving digital footprint

- Presence across digital channels
- Increased adoption of digitization

Overview

Bank of India – India’s 6th largest Public Sector Bank



Overview

All figs for Q1FY22/ Jun' 22 In INR Bn

- Founded in 1906, rich legacy of almost 115 years
- As of FY21, Bank of India is the 6th largest[^] Public Sector Bank's in India by total business
- The Bank serves its approx. 102 Mn customers with its comprehensive products and services
- The Bank has domestic subsidiaries in the business of merchant banking & trustee services, and undertakes Insurance business through its joint venture Star Union Dai-ichi. In addition the Bank has 4 overseas subsidiaries in Tanzania, Uganda, New Zealand and Indonesia
- Pan India presence with 5,084 domestic branches and 5,426 ATMs in India; and strong international presence with 23 foreign branches , 4 subsidiaries, 1 associate and 1 rep office
- The Government of India has a 90.34% stake in the Bank

Gross Advances:
INR 4,147 Bn

Deposits:
INR 6,234 Bn

CASA:
43.22%

Nil:
INR 31.5 Bn

Operating Profit:
INR 28.1 Bn

PAT:
INR 7.2 Bn

NIM (Domestic):
2.35%

RAM +Govt. Guaranteed Adv.
64.68%

GNPA|NNPA:
13.51%|3.35%

Provision Coverage Ratio:
86.17%

Book value per share#:
INR 133.97

CRAR*|CET 1*
15.07%|11.52%

Multiple Awards Won


HR Leadership Award 2021
World HRD Congress


APY Annual Award FY21
For overall achieving 'per APY' target


Most Innovative Large Size Bank
ETBFSI Excellence Awards 2019


Best Public Sector Bank
India Banking Summit & Awards 2019

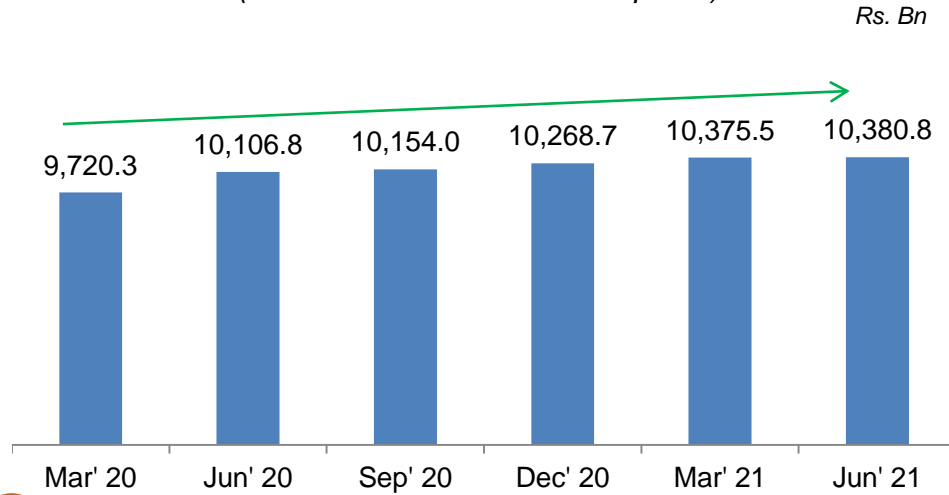

2nd Most Trusted Brand
Reader's Digest Trusted Brand, 2019- Banks category

*incl. CCB; ^based on total business (total gross advances + total deposits) – Publicly available financials;
incl. DTA/Reval Reserves; Source for awards : Annual Report :

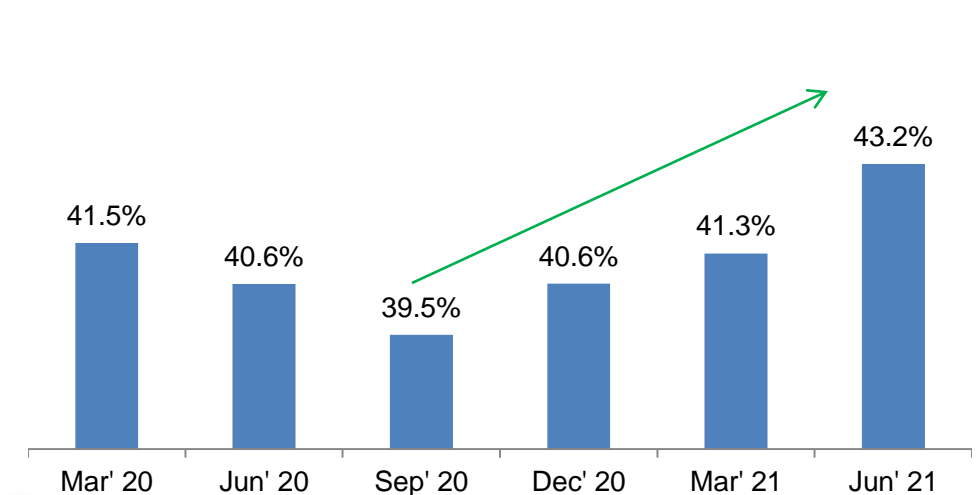
Key Investment Highlights

Bank of India – Key Investment Highlights (1/2)

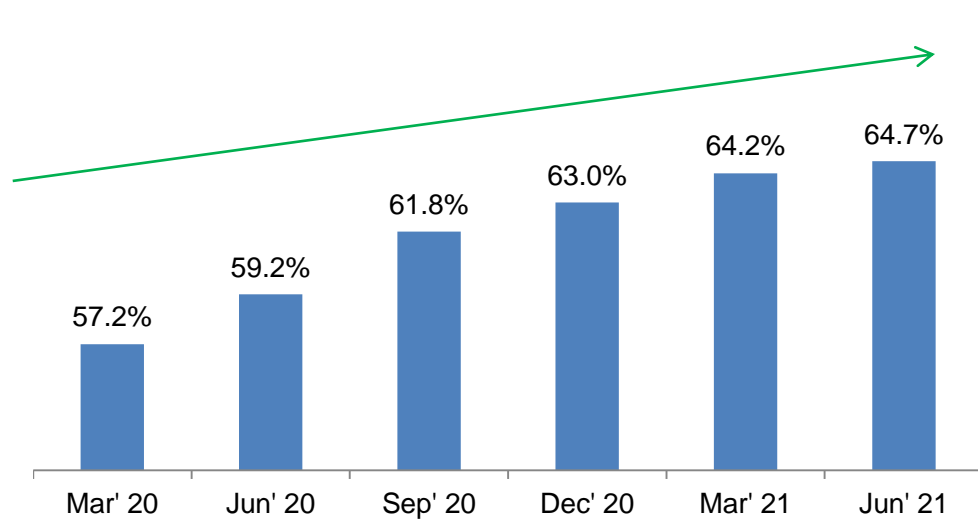
1 Growing Total Business (Gross Advances + Global Deposits)



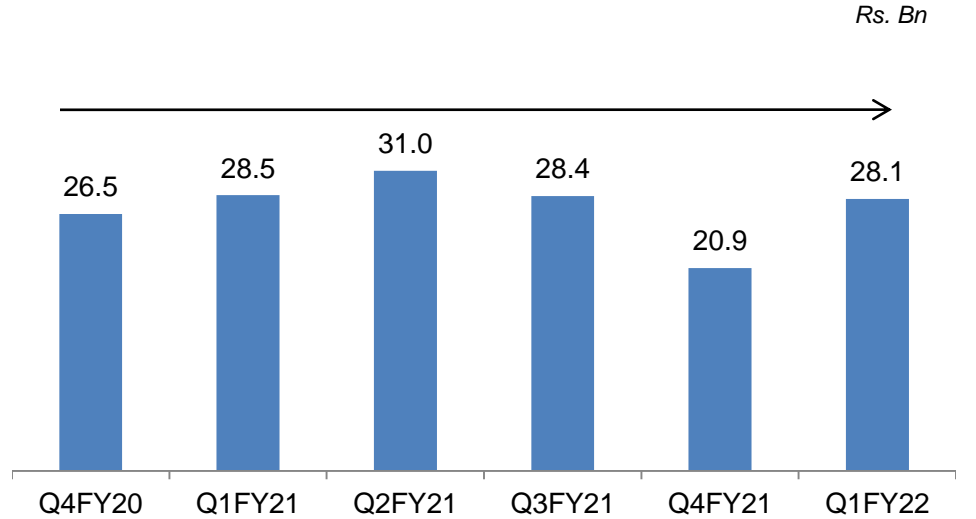
2 Increasing CASA Ratio



3 Increasing RAM + Govt. guaranteed advances (As % of domestic advances)



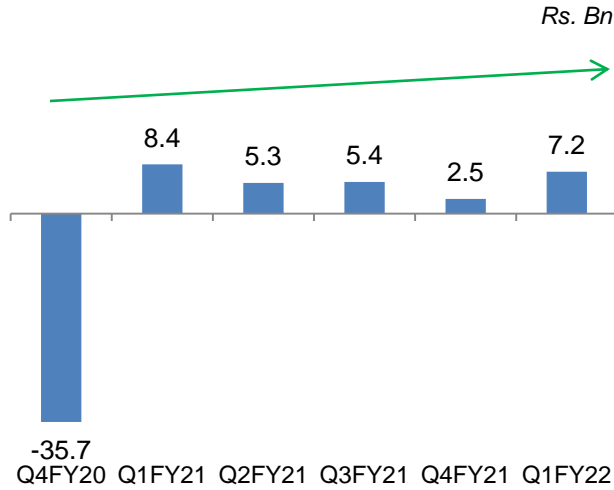
4 Consistent Operating Profit



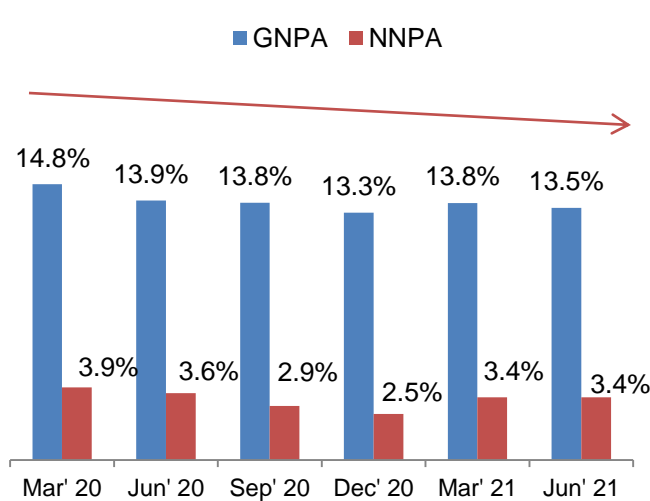
Bank of India – Key Investment Highlights (2/2)



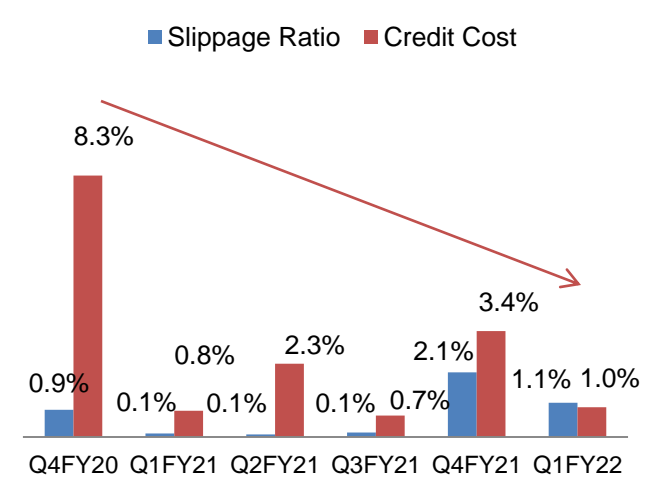
5 Return to profitability Profit After Tax (PAT)



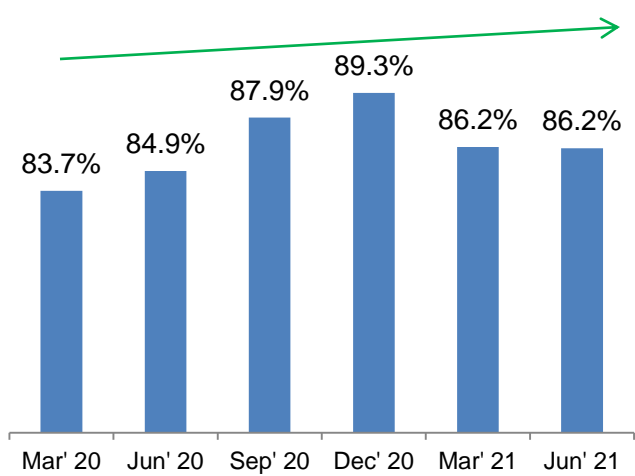
6 Reduction in GNPA and NNPA



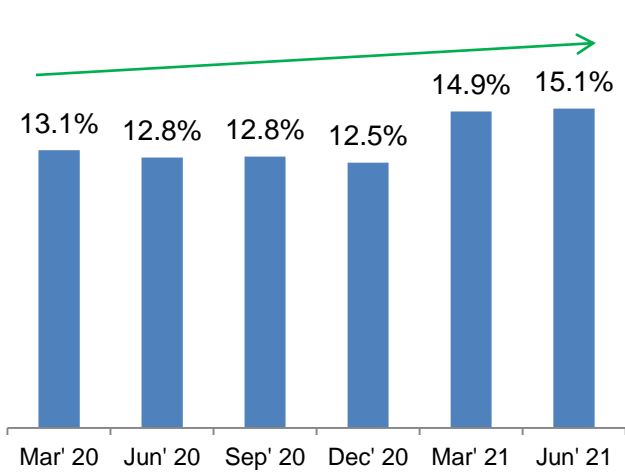
6 Controlled slippage ratio and credit costs



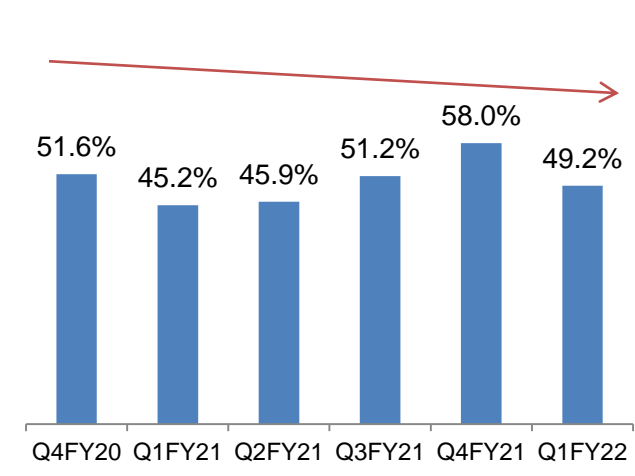
7 Substantial provisioning done – Provision Coverage Ratio



8 Improving capital ratios – CRAR



9 Reduction in cost to income ratio

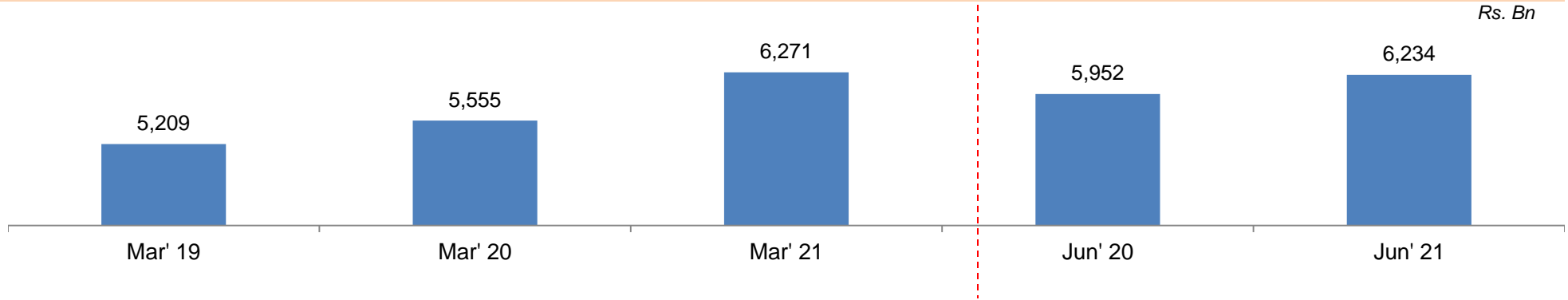


Note : GNPA -Gross Non Performing Assets; NNPA – Net Non Performing Assets Source : Publically available financials

About Bank of India

Low Cost Deposit Base with Growing CASA

Growing Deposit Base – Global Deposits

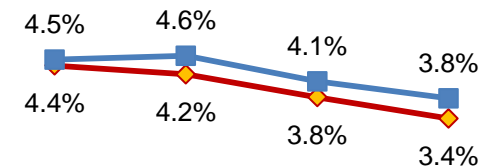
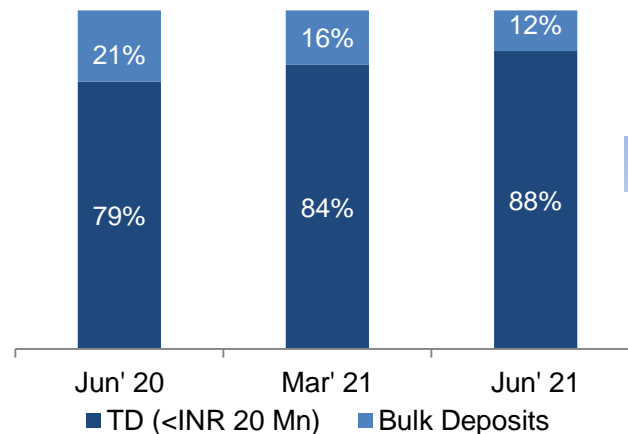
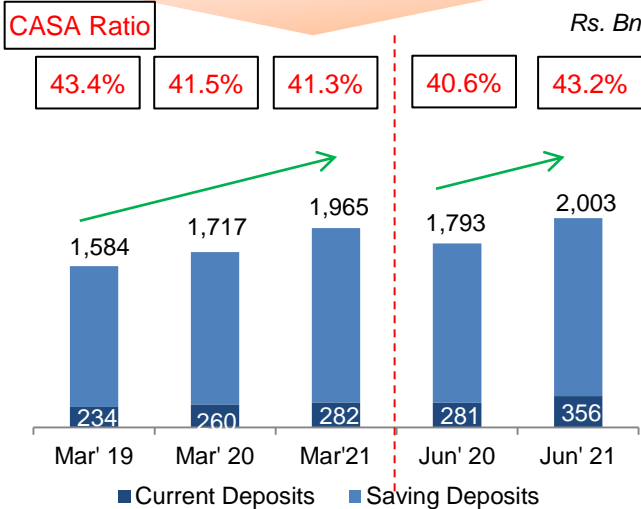


Key Steps taken to optimize the deposit book

Bank has worked to sequentially increase its CASA Ratio while reducing bulk deposits

Within TD – there has been a clear focus on granular deposits (< INR 20 Mn) which have a lower cost

This has resulted in a visible drop in the cost of funds and cost of deposits

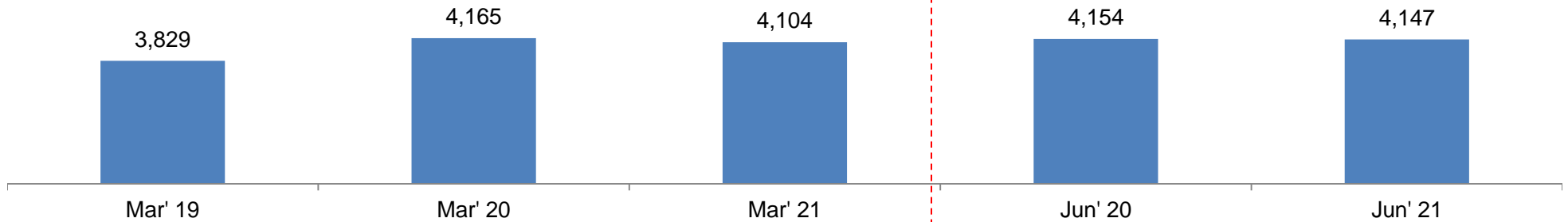


Note: TD - Term Deposits:

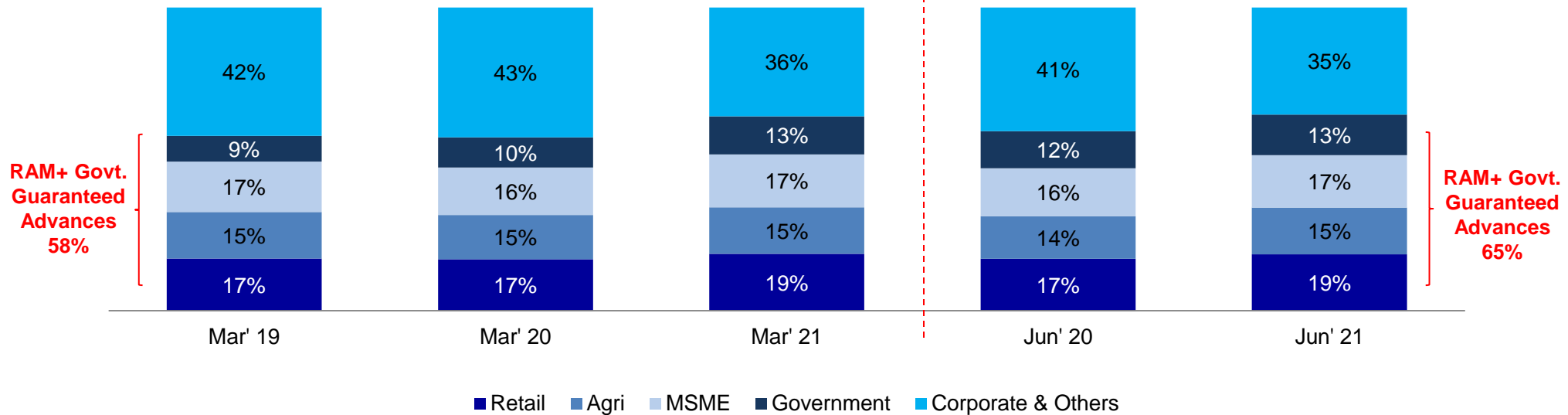
Asset Book with growing share of Government guaranteed Advances & RAM

Stabilizing Global Advances

Rs. Bn



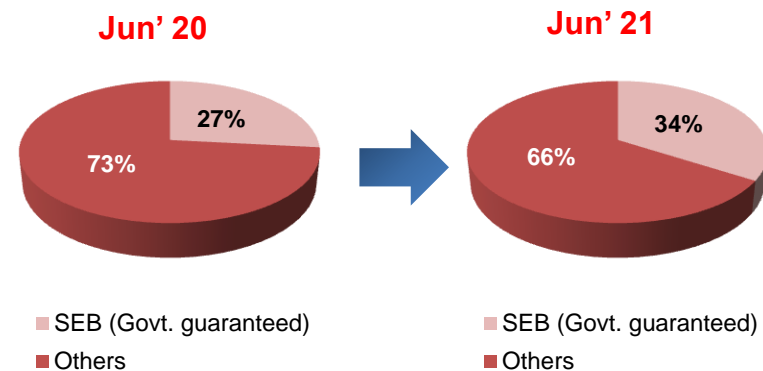
While gradually shifting the mix towards granular RAM and Government guaranteed Advances (Sectoral mix of domestic deposits)



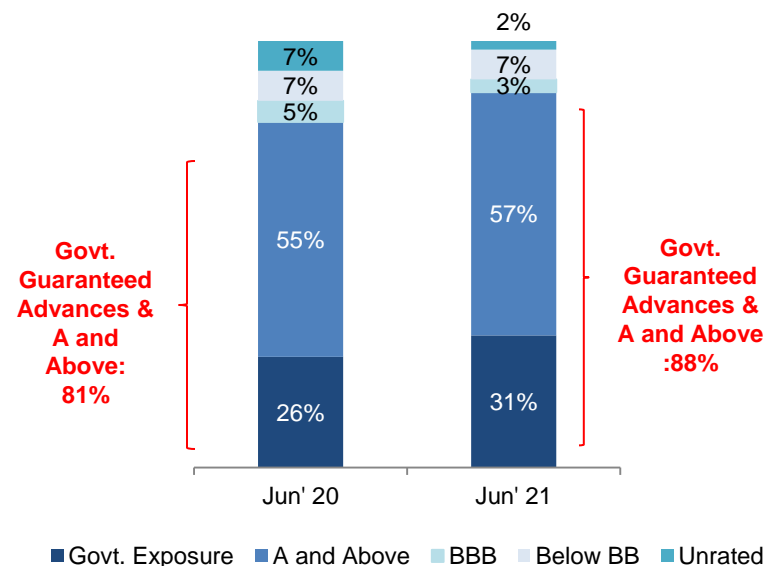
Corporate Advances are diversified across sectors

Sector (INR Bn)	Mar' 19	Mar' 20	Mar' 21	Jun' 21	% of domestic advances
Infrastructure	510.5	544.5	586.9	588.7	16.04
Basic Metal & Metal products	138.8	135.7	143.9	126.6	3.45
Textiles	83.4	84.2	79.0	77.7	2.12
Gems & Jewellery	49.1	46.3	39.4	40.4	1.10
Chemicals & Chemical products	66.9	44.0	50.4	51.1	1.39
Vehicles, vehicle parts & Transport equipment	30.7	29.7	32.0	30.3	0.83
Rubber, Plastic & their products	20.2	19.2	18.3	20.7	0.06
Construction	49.7	44.1	46.2	47.3	1.29
HFC & CRE	611.6	750.9	774.9	770.7	21.00#
NBFC(Excl HFC)	265.4	263.7	323.3	317.9	8.66
Other Industries	282.0	291.7	244.2	234.0	6.38
Total	2,108.1	2,254.1	2,338.4	2,305.4	62.82

Majority of new lending in infra has been towards govt. guaranteed State Electricity Boards (SEBs)

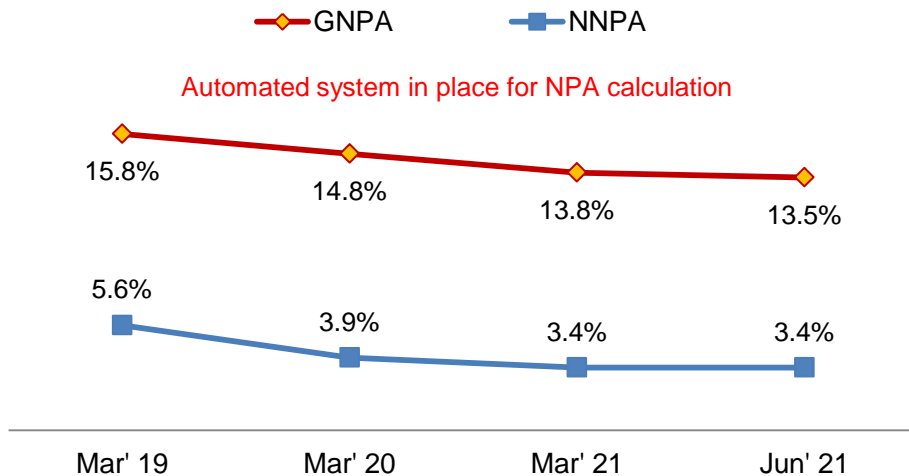


Improvement in rating profile

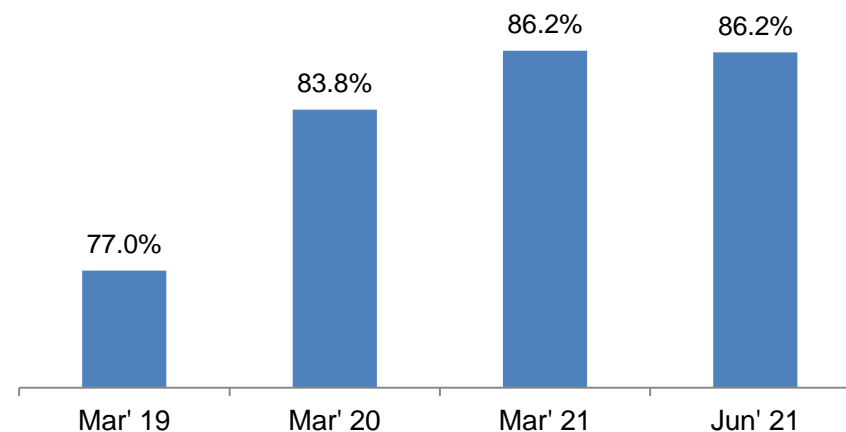


*for total rated portfolio; #i non-RAM portfolio; # Comprises of 18% HFC and only 3% CRE

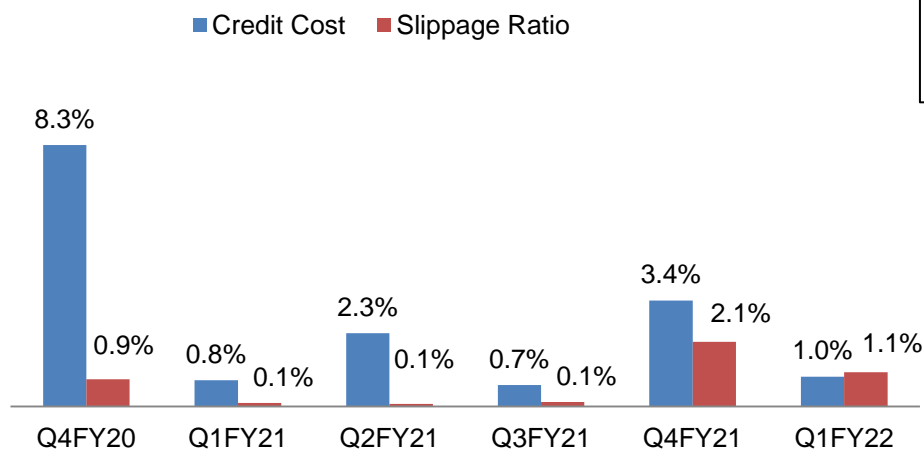
Reduction in NPAs



Consistent increase in PCR

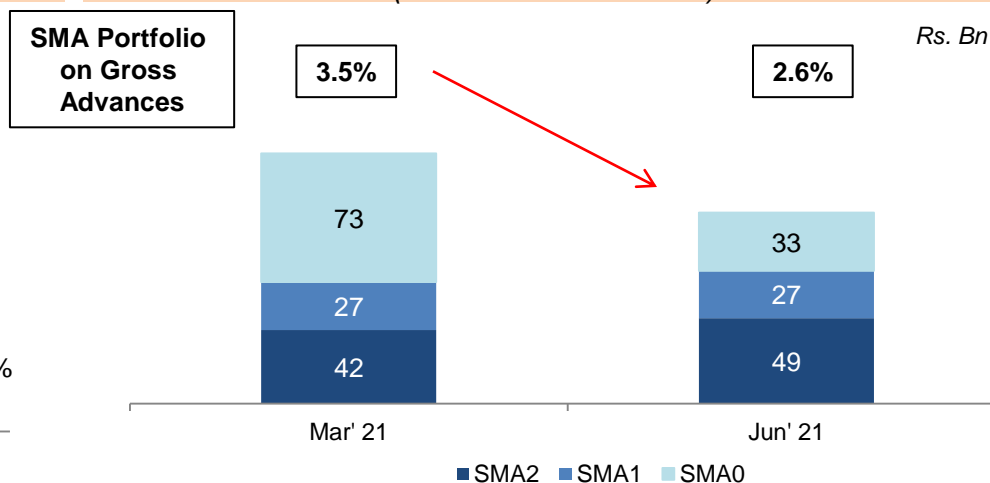


Falling slippages have resulted in reduction in credit costs*



SMA position is also rapidly improving

(Rs. 50 Mn and above)



Break up of NPAs segment wise

	FY19	FY20	FY21	Q1FY22
Retail	3.0%	3.0%	3.2%	3.9%
Agri	17.4%	18.4%	15.3%	15.7%
MSME	17.6%	17%	17.9%	19.7%
Corporate	18.6%	16.2%	14.3%	12.6%

Restructuring done under Resolution Framework

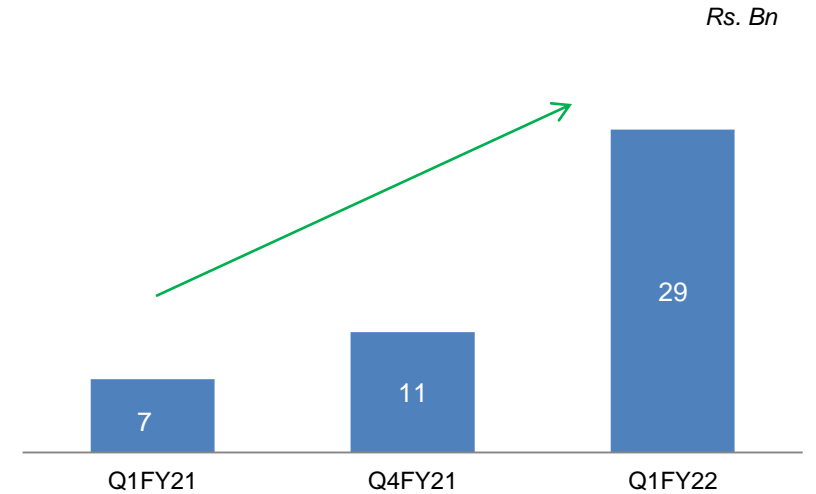
<i>In INR Bn</i>	Implemented (As on Jun' 21)
Resolution Framework 1.0	59.6
Resolution Framework 2.0	53.0
Total	112.6

<i>In INR Bn – Jun' 21</i>	Amount	% on Gross Advances
One time restructuring (OTR)	73.7	1.8%
SMA-2 (Rs. 50 Mn and above)	48.8	1.2%
Total	122.5	3.0%

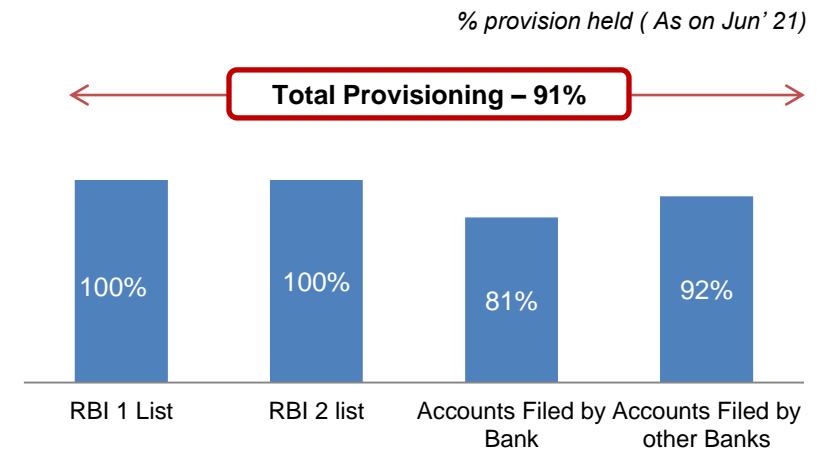
Movement Of NPA – Trending Downwards

Sl.	Parameters (Rs. Bn)	FY19	FY20	FY21	Q1FY22
1	NPA as at the beginning of Year/Quarter	623.2	606.6	615.5	565.4
2	-Cash Recovery	80.0	65.1	41.9	8.5
3	-Up-gradation	41.6	13.0	6.4	20.6
4	-Write Off	74.2	76.3	87.3	15.3
5	Total Reduction (2+3+4)	195.7	154.4	135.6	44.4
6	Addition : slippages	178.1	153.3	85.4	39.4
7	Gross NPAs at end of the period	606.6	615.0	565.4	560.4
8	Net NPAs	191.2	143.2	122.6	124.2

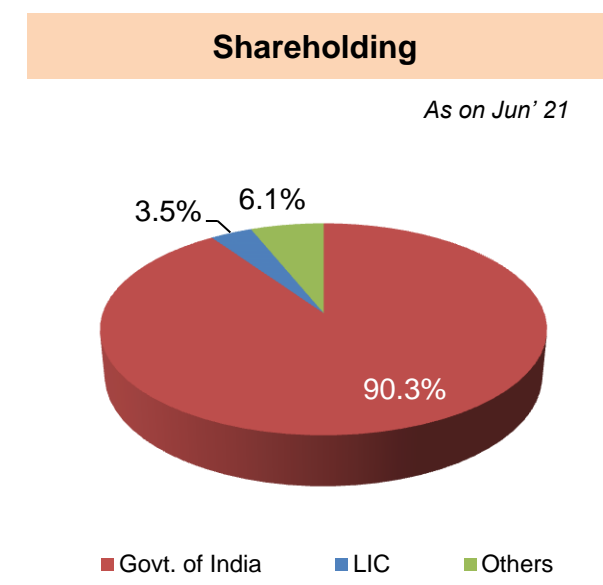
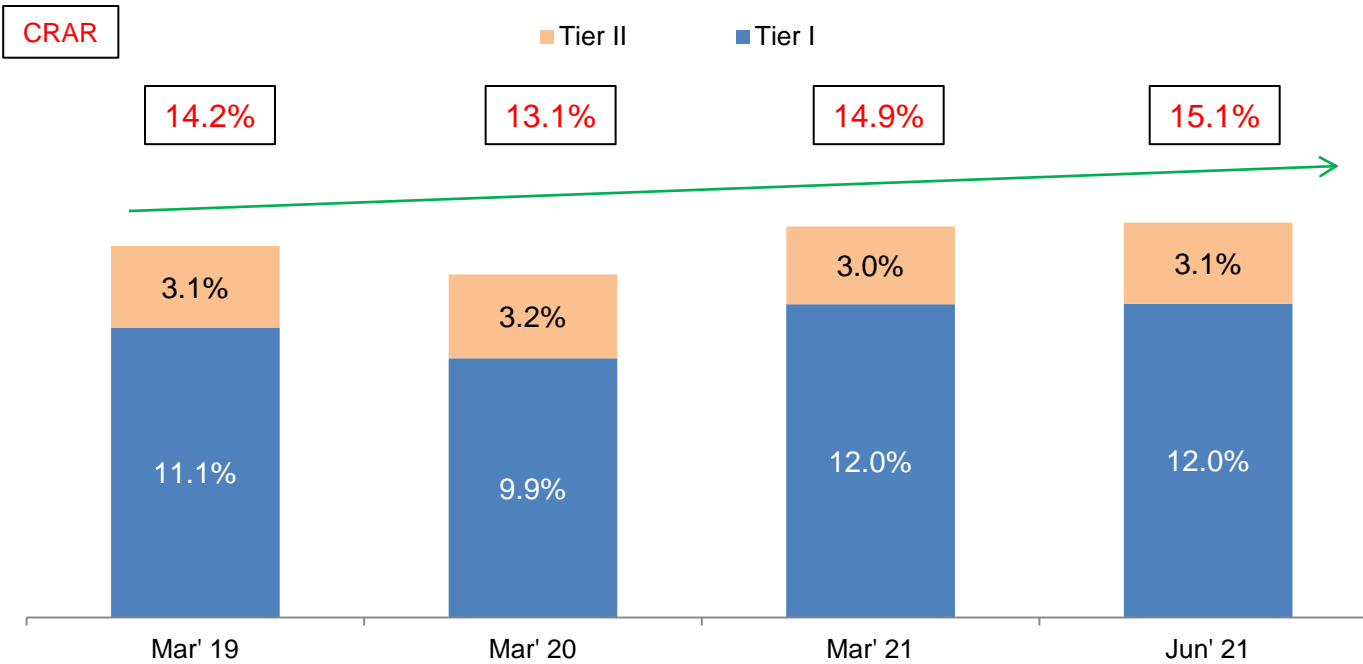
Strong execution seen towards reduction in NPAs



Adequate Provisioning for NCLT accounts



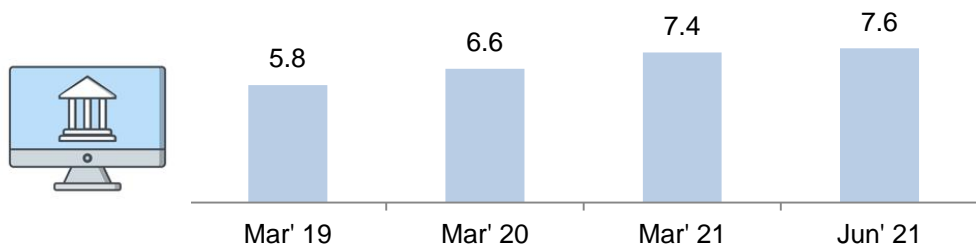
Capital Adequacy Ratio



Particulars (INR Bn)	Mar' 2019	Mar' 2020	Mar' 2021	Jun' 2021
Capital Adequacy - Basel III				
CET1 Capital	336.8	290.6	346.9	345.7
Tier I Capital	338.7	291.2	360.4	359.2
Tier II Capital	95.3	94.2	89.5	92.9
Total Capital(CRAR)	434.0	385.4	449.9	452.0
Total Assets	6,252.2	6,570.0	7,258.6	7,205.0
Risk Weighted Assets	3,059.9	2,941.9	3,013.1	2,999.3

Improving Digital presence

Internet Banking Users (Mn)



Strong suite of digital products



> 10 Mn Users

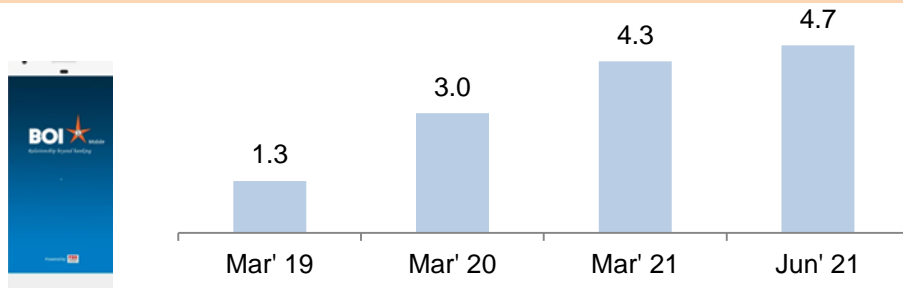


> 42 Mn Debit Cards



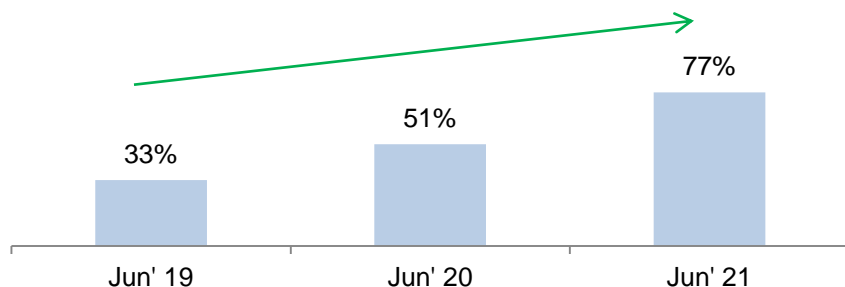
> 52,000 PoS

Mobile Users (Mn)



Digital Initiatives

Share of digital transactions increasing

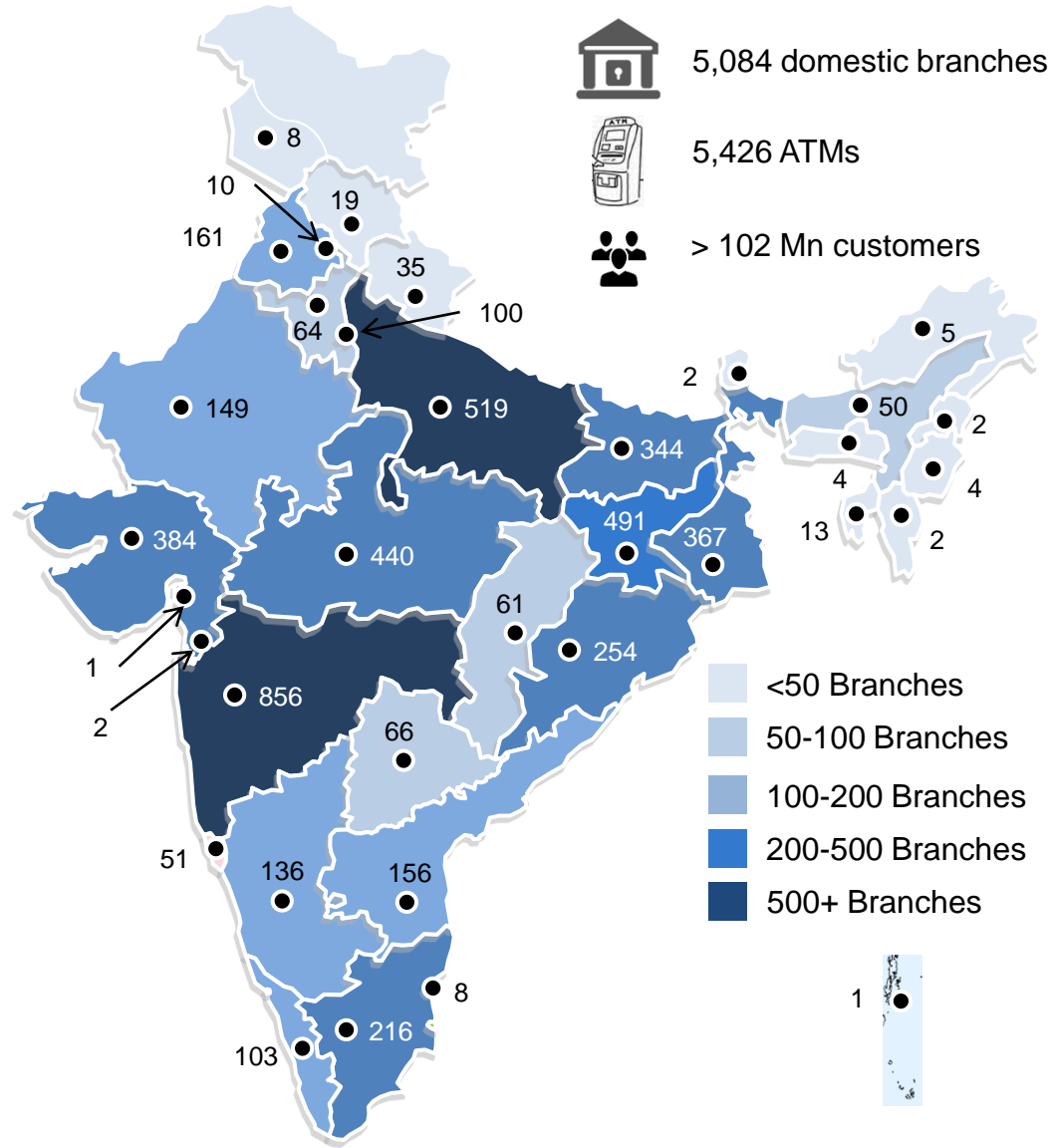


- ❖ **Digi Branches:** 254 Select Branches converted to Digi Branches for meeting the demands of Next Gen Customers.
- ❖ Activation of Growth Centers through Business Correspondents (BCs) called “**Star Points**” for expanding our outreach.
- ❖ **VISA Signature Debit Card**, which is a contactless metal card having multiple benefit for customers, launched.
- ❖ **Cardless Cash withdrawal using UPI QR (QR Cash)** has been launched by which our Bank Customers can withdraw cash from ATMs readily without the use of cards.
- ❖ In line with the GOI initiative for cashless and digital nation, Payment gateway solutions provided for various government, PSU and autonomous organization (such as NHA, National Seeds Corporation, RITES India Ltd, BHEL etc).

As per MEITY Scorecard – Bank of India ranked 5th out of 44 Banks in India in regards to electronic usage by customers

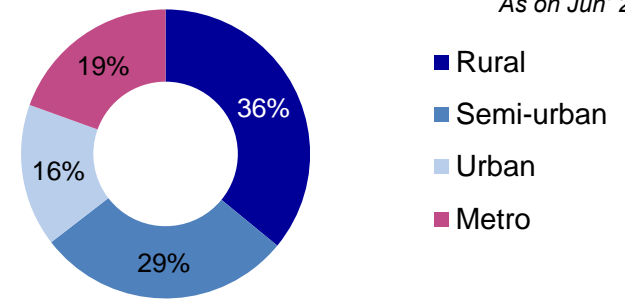
*Source : RBI for Debt Card & PoS data

Pan India Presence with strong Global Reach



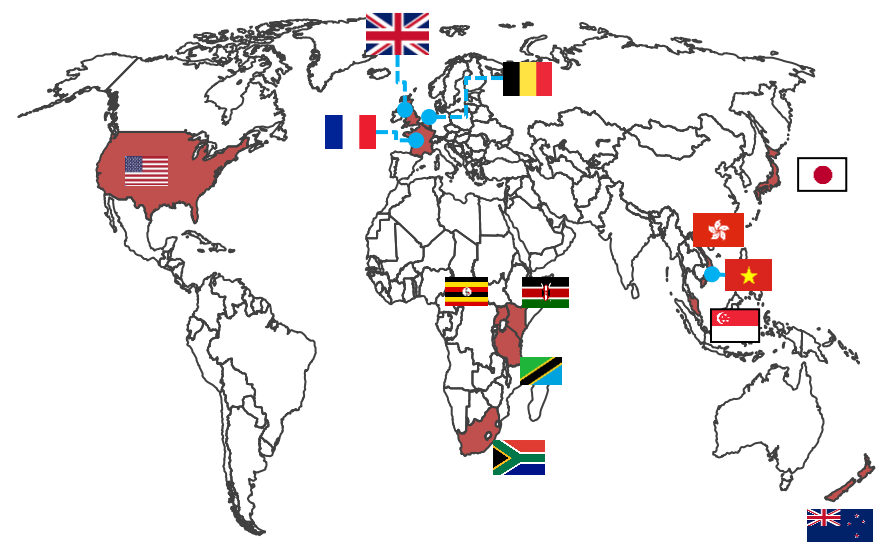
Strong focus on under banked areas – Rural & Semi Urban

As on Jun '21



Strong Global Presence

Bank of India has presence in major global financial centres such as New York, London, Paris, Singapore & Hong Kong



Experienced Management Team



Shri Atanu Kumar Das (MD and CEO)

- Designated as Managing Director and CEO of the Bank on January 20, 2020
- In the past, he has served as a General Manager of Vijaya Bank



Shri P R Rajagopal
(Executive Director)

- Appointed as Executive Director of the Bank on March 18, 2020
- In the past, he has served as a General Manager of Union Bank of India and Executive Director of Allahabad Bank.



Shri Swarup Dasgupta
(Executive Director)

- Appointed as Executive Director of the Bank on March 10, 2021
- Handled managerial positions in the Bank both at corporate office and at field level



Shri M Karthikeyan
(Executive Director)

- Appointed as Executive Director of the Bank on March 10, 2021
- In the past, has served as a General Manager of Indian Bank



Ms. Monica Kalia
(Executive Director)

- Appointed as Executive Director of the Bank on March 10, 2021
- Previously associated with Union Bank of India as Chief General Manager



Ms. Vandita Kaul (Government Nominee Director)

- Additional Secretary, Dept. of Financial Services, Ministry of Finance, Govt. of India
- Appointed as Government Nominee Director of the Bank on 13.05.2021



Shri Subrata Das (RBI Nominee Director)

- Appointed as a Non-Executive Nominee Director of the Bank on August 13, 2019
- Regional Director, Telangana & AP, RBI



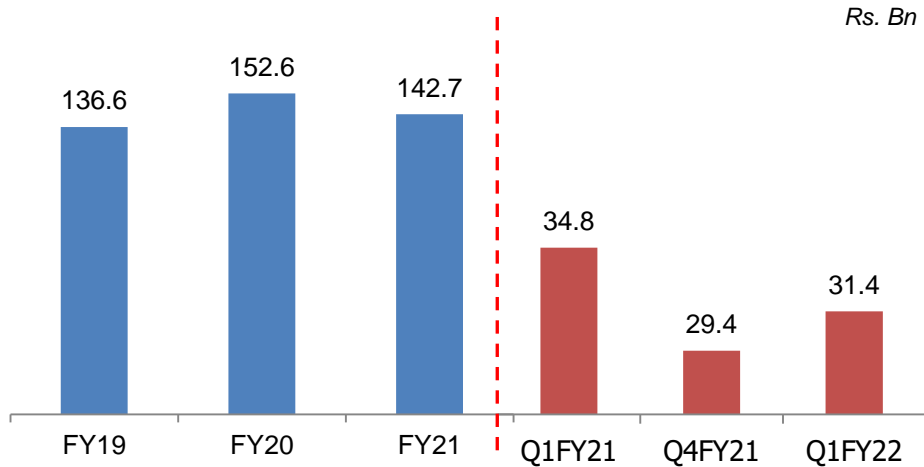
Shri P.N. Prasad (Shareholder Director)

- Elected as Shareholder Director of the Bank for a term of 3 years w.e.f. October 25, 2020

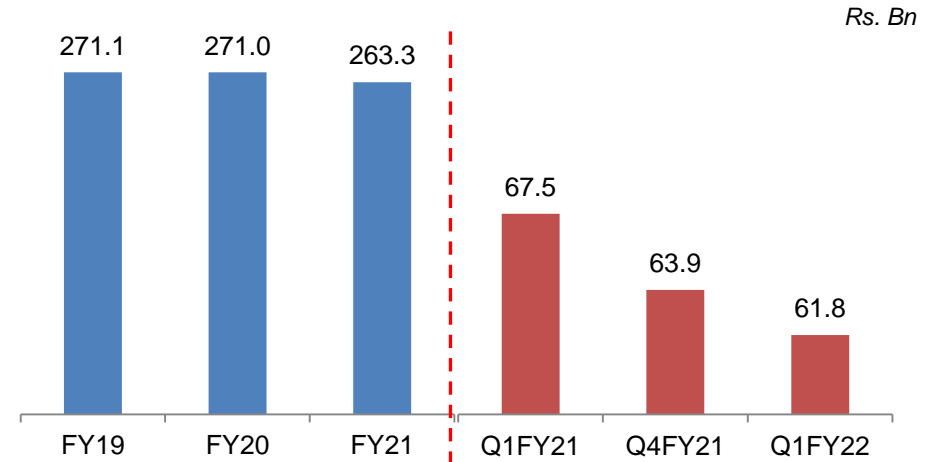
Way Forward & Growth Strategies

Improving Financial Metrics

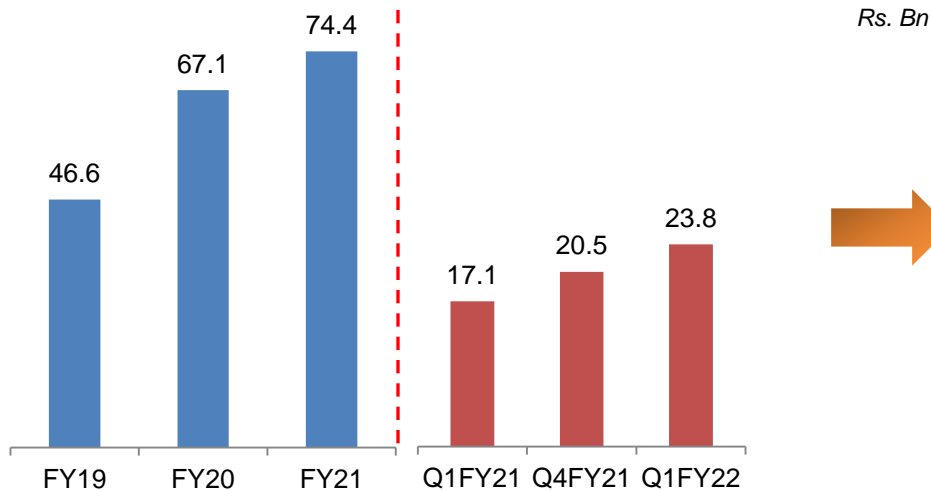
Sequential Improvement in Net Interest Income in recent quarters



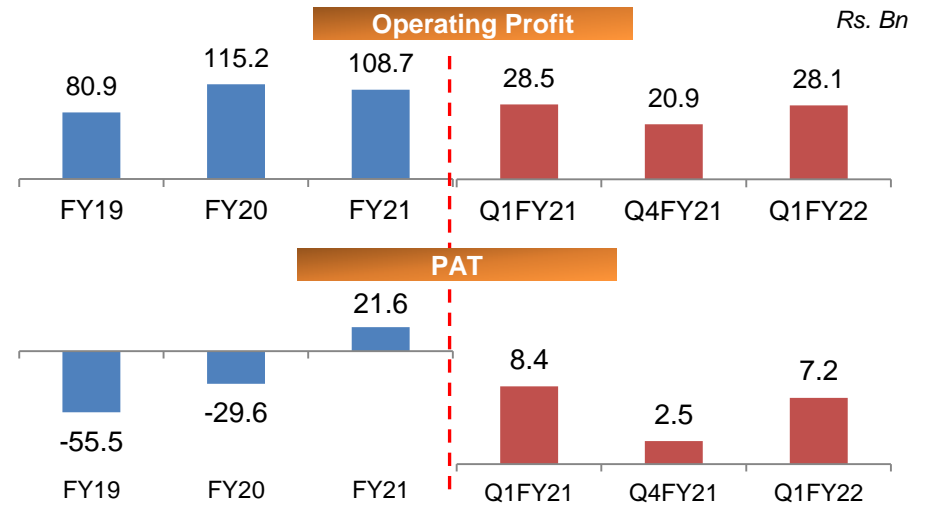
Led by decreasing interest expense due to reorientation of deposits towards low cost CASA and Granular TD



Along with rise in other income



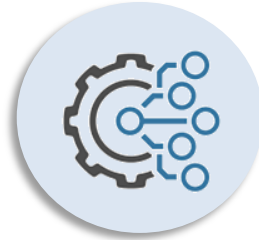
Leading to increase in Operating Profit and return to profitability





Targeted growth in business

- Additional specialized credit processing centres for Retail, MSME and Agriculture advances
- Focus on Govt. business
- Launched GST based Financing to MSME Borrowers
- Door Step Banking (DSB) through Universal Touch points (Call Centre, Website and an App) has been introduced



Digital Transformation

- Utilize data analytics for lead generation
- End to end digitalization of loan processing
- Partnership with fintechs
- Digital Lending through e-platforms
- Document Management Service introduced for optimizing internal processes



Risk Management

- Tech-driven Credit Monitoring System for tracking of 'Early Warning Signals' implemented.
- "Enterprise wide Fraud Risk Management" framework for real-time fraud monitoring being developed
- Dedicated centres formed in each Zone for Recovery, NPA reduction and credit monitoring/trigger management.



HR & Leadership Management

- Focus on Job Family, Performance Management System, Talent Management, Leadership Development
- Star Anveshan- For Employee Engagement & Connect, a special Survey launched.



Expand the Bank's Retail, Agriculture and MSME (RAM) lending profile by leveraging its existing customer base



Continue to contain funding cost by sourcing low cost deposits such as CASA



Focus on improving asset quality and containing NPA levels



Leverage technology to increase cross selling opportunities, reduce cost and enhance customer experience



Improving our Risk Management Systems to ensure long-term sustainability of our business

Annexures

Profit & Loss Statement

<i>(in Rs. Bn)</i>	FY19	FY20	FY21	Q1FY21	Q1FY22
Interest Income	407.7	423.5	406.0	102.3	93.2
Interest Expense	271.1	271.0	263.3	67.5	61.8
Net Interest Income	136.6	152.6	142.7	34.8	31.4
Non Interest Income	46.6	67.1	74.4	17.1	23.8
Operating Income	183.2	219.7	217.1	51.9	55.2
Operating Expense	102.2	104.5	108.4	23.4	27.2
Operating Profit	80.9	115.2	108.7	28.4	28.1
Total Provisions	168.1	161.2	76.4	15.1	17.1
Profit Before Tax	-87.1	-46.0	32.4	13.3	11.0
Tax Provisions	-31.7	-16.5	10.8	4.9	3.8
Profit After Tax	-55.5	-29.6	21.6	8.4	7.2

Non Interest Income

<i>(in Rs. Bn)</i>	FY19	FY20	FY21	Q1FY21	Q1FY22
Commission/Exchange & Brokerage	12.4	13.6	11.1	2.2	2.4
Profit from Sale of Investments	-4.4	5.9	25.5	9.1	9.4
Profit from Exchange Transactions	13.1	15.0	18.9	3.3	7.5
Recovery in W/o accounts	9.7	17.8	5.3	0.3	1.7
Other Non Interest Income	15.8	14.9	13.7	2.1	2.7
Total Non- Interest Income	46.6	67.1	74.4	17.1	23.8

Balance Sheet

<i>(in Rs. Bn)</i>	FY19	FY20	FY21	Q1FY22
CAPITAL & LIABILITIES				
Capital	27.6	32.8	32.8	37.0
Reserves & Surplus	389.2	405.4	424.1	458.5
Share application money	46.4	-	30.0	-
Deposits	5,208.6	5,555.1	6,271.1	6,233.9
Borrowings	442.4	397.5	324.6	300.2
Other Liabilities & Provisions	138.0	179.2	175.9	175.5
Total	6,252.2	6,570.0	7,258.6	7,205.0
ASSETS				
Cash and balance with RBI	292.4	292.4	607.0	447.7
Balances with bank and money at call and short notice	655.8	572.2	658.8	762.9
Investments	1,476.4	1,585.7	1,872.5	1,872.5
Advances	3,410.1	3,688.8	3,656.9	3,706.1
Fixed Assets	89.2	89.8	89.1	89.0
Other Assets	328.5	341.0	374.2	327.0
Total	6,252.2	6,570.0	7,258.6	7,205.0

Net Worth – Book Value per share

Book Value Per Share		Rs. Bn
Sr.No.	Particulars	Jun' 21
A	Share Capital	37.0
B	Share Application Money Pending allotment	0.0
C	Reserves & Surplus (excluding Revaluation Reserve & FCTR)	-
i)	Statutory Reserve	76.3
ii)	Capital Reserve	30.5
iii)	Revenue & Other Reserve	86.0
iv)	Special Reserve	26.2
v)	Share Premium Account	141.3
vi)	Investment Fluctuation Reserve	6.7
vii)	Profit & Loss Account	7.2
	Total C	374.2
D	Total Capital (A+B+C)	411.2
E	Less : Miscellaneous expenditure to the extent not written off	-
i)	Deferred Tax Assets	130.3
F	Total Deductions	130.3
G	Net Worth (D-F)	280.9
H		-
i)	DTA	130.3
ii)	FCTR	21.8
iii)	Revaluation Reserve	62.4
	Total H	214.5
	Net Worth (G+H)	495.4
		-
	No. of Shareholders	3.7
	Book value per share in Rs.	133.97

Thank you